

Claims

What is claimed is:

1. A method and system for making secure online purchases and payments over a communication network (Network) and the anonymous delivery of said purchases (Solution),
5 the Solution comprising:

a switching communication device for switching communications between entities attached to said Network;

a Merchant server (Merchant) in communication with said Network, said Merchant including an interface for selling at least one item, including but not limited to products and/or services (Products); said Merchant having at least one payment method that can be used by a User for requesting an electronic purchase;

a Client device (Client) in communication with said Network, said Client including a browser software and output device for reviewing said one item for sale, an input device used by the User for initiating a purchase transaction to purchase said one item for sale;

15 a Solution's Server (Agent) in communication with said Network, said Agent being an intermediary between the Client and the Merchant and being the Client's Agent before the Merchant and a Delivery Agent, said Agent comprising a Solution's Accounts Manager system, said Agent also comprising a Content Manager system that manages the content embedded in electronic messages, said Agent also having a secure and fraud inhibitor method and system that submits the electronic purchase to the Merchant on behalf of the User and processes payments to said Merchant, said Agent also having a system and method for delivering said purchase to the User anonymously;

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a Payment Processor used by said Merchant to request payments authorization for said electronic purchase, said Payment Processor having a server (Payment Processor's Server) in communication with said Merchant through said Network or other communication method, including but not limited to Internet, value added networks, point to point telephone lines, fax system and telephone systems, said Payment Processor's Server acting as the Payment Processor for said Merchant for said electronic purchase;

an Issuer that issues payment methods to be used by the Agent for submitting the electronic purchase to the Merchant, said Issuer having a server (Issuer's server) in communication with said Agent and said Payment Processor's Server through the Network or other communication method, including but not limited to Internet, value added networks, point to point telephone lines, fax system and telephone systems, said Issuer's acting as the payment authorization gateway between the Payment Processor and the Agent; and

a Delivery Agent in communication with said Agent through said Network or other communication method, including but not limited to Internet, value added networks, point to point telephone lines, fax system and telephone systems, said Delivery Agent being arranged to deliver said electronic purchase to the User based on the delivery instructions previously notified by the Agent.

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2. A Merchant as recited in claim 1 further comprising:

a selling interface;

at least one payment method that may be used by the buyer for paying for the electronic purchase;

a packing process that packs the items of said electronic purchase in an order;

a labeling process that creates and assigns the Order's Unique Identifier to said order;

5 a delivery method that delivers said order to the buyer; said delivery method being a transportation method for delivering physical orders or an electronic transmission method for delivering electronic orders; and

a Purchase Confirmation Message process that sends a message to the buyer notifying the delivery of said order, the Order Unique Identifier and the Order Details comprising at least one of transaction amount, item, billing address, shipping address and date.

3. A Solution's Account Manager system as recited in claim 1 further comprising:

an Account Registration process being arranged to compute the necessary information required to submit an electronic purchase to said Merchant (Solution's name, Solution's password, Solution's email, Solution's shipping address, Solution's billing address and Solution's payment method, among others), said process also being arranged to create or modify a Solution's Account on said Merchant with all the necessary information required to submit the electronic purchase to said Merchant, said process also being arranged to delete a Solution's Account on said Merchant;

20 a Replace a Payment Method process being arranged to replace a payment method for a given Solution's Account and given Merchant; and

a Link User to Solution's Account process that associates a User of the Solution with a Solution's Account wherein said association may be in a one (User) to one (Solution's Account) basis or may be in a many (Users) to one (Solution's Account) basis.

5 4. A Content Manager system as recited in claim 1 further comprising:

a Builder process that constructs an electronic message based on information previously received and/or computed by the Builder process;

a Modifier process that based on predefined rules modifies and/or substitutes all or part of a specific embedded content, said Modifier process also being arranged to communicate said specific embedded content to the Builder process;

a Parser process that, based on predefined rules, searches for specific content embedded in said electronic message and extracts said specific content, said process also being arranged to communicate said specific content to the Modifier and/or Builder processes;
and

15 a Sender process that sends electronic messages over the Network.

5. A secure and fraud inhibitor system and method as recited in claim 1, further comprising:

under the control of an Agent,

a Submit Purchase to Merchant and Make Payments to Merchant process that splits the
20 User's electronic purchase transaction in two processes while managing those processes independently: (i) the Purchase on behalf of the User process and (ii) the Payment Authorization to Merchant process, said Payment Authorization process being arranged

to receive payments authorization requests for purchase transactions and authorize or deny said payment authorization requests, said Payment Authorization process being arranged to validate said purchases transaction prior to authorize or deny said payment authorization requests, said purchase validation being arranged to be processed by the Issuer (Offline Payment Authorization) or by the Agent (Online Payment Authorization);

5 a Create Delivery Instructions process being arranged to compute all the necessary Order's Delivery Instructions needed by the Delivery Agent to repackage an order and to deliver it to the User, said process also being arranged to communicate said Delivery Instructions to the Send Delivery Instructions to Delivery Agent process; and

a Send Delivery Instructions to Delivery Agent process that sends the Order's Unique Identifier, Order's Details and Order's Delivery Instructions for said order to the Delivery Agent, said process being arranged to be based on the Content Manager system for extracting the Order's Unique Identifier and Order's Details from the Merchant's electronic purchase confirmation message.

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6. A system for executing the Purchase on behalf of the User process as recited in claim 5, further comprising:

a User's Payment process that identifies the User's electronic purchase and manages the User's payment prior to submitting said electronic purchase to Merchant, said User's Payment process also being arranged to compute and add to the User's payment amount other charges comprising one of service fees, commissions and shipping and handling prior to requesting the User's payment, said User's Payment process also being arranged to offer to the User different payment methods in combination with payments and/or

financial plans either supported only by the Solution (proprietary) or supported by the
Solution in partnership with other institutions, said User's Payment process also being
arranged to generate a User's payment authorization code, said User's Payment process
also being arranged to communicate said User's payment authorization code to the
Purchase process;

5 a Data Required by Merchant for Purchase Completion process that completes the
Purchase Data that it is required by the Merchant to accept said electronic purchase, said
data being arranged to be computed by the Data Required by Merchant for Purchase
Completion process and/or retrieved from a Solution's Account for said Merchant and
said User, said Data Required by Merchant for Purchase Completion process also being
arranged to communicate said data to the Submit Purchase process; and

a Submit Purchase process that based on the user's payment authorization code, submits
said electronic purchase to the Merchant using said Purchase Data and said Solution's
Account for said Merchant, said Submit Purchase process also being arranged to store the
electronic purchase information details in a database and mark said electronic purchase.

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7. An Online Payment Authorization system and method for validating a purchase transaction
as recited in claim 5, further comprising:

20 receiving the purchase transaction (either from electronic or traditional retailers) from the
Issuer's Server including a transaction code, transaction details and payment method;

validating the purchase transaction, said validation being arranged to use a comparator to
compare the data related to the purchase received from the Issuer's Server with those the
electronic purchase stored in the Agent;

generating an authorization code based on the purchase validation for said purchase and transmitting said authorization code and transaction code to said Issuer's server; and marking an electronic purchase based on the authorization code.

5 8. An Offline Payment Authorization system and method for validating a purchase transaction as recited in claim 5, further comprising:

receiving the payment authorization instructions from the Agent for the electronic purchase submitted by said Agent, the payment authorization instructions comprising a transaction code, transaction details and payment method;

receiving the authorization request from the Payment Processor's Server for a purchase transaction (either from electronic or traditional retailers) including a transaction code, transaction details and payment method;

validating the purchase transaction, said validation being arranged to use a comparator to compare the data related to the purchase transaction received from the Payment Processor's Server with the data related to the electronic purchase received from the Agent;

generating an authorization code based on the purchase validation for said electronic purchase and transmitting said authorization code and transaction code to said Agent; said Agent marking said electronic purchase based on the authorization code; and

transmitting said authorization code and transaction code to said Payment Processor's Server, whereby said Merchant is authorized to release said item of merchandise to the buyer associated with said purchase transaction; and

marking the electronic purchase based on the authorization code.

9. A Delivery method for executing the Delivery process as recited in claim 1 further comprising:

5 receiving from the Agent the Order's Unique Identifier and the Order's Delivery Instructions needed by the Delivery Agent to repackage said order and to deliver it to the User;

receiving the order labeled with the Order's Unique Identifier from the Merchant;

validating the Order's Unique Identifier, said validation being arranged to use a comparator to compare the Order's Unique Identifier received from the Agent with the Order's Unique Identifier in the order's label;

a method for repacking and/or consolidating physical orders in accordance with the Order's Delivery Instructions received from the Agent;

a method for forwarding electronic orders in accordance with the Order's Delivery Instructions received from the Agent; and

15 delivering the order to the User and sending a message to the Agent.

10. The Delivery method for executing the Delivery process as recited in claim 9 further comprising:

a method for tracking the order through the Network.